

United States Bankruptcy Court  
District of Maryland

In re:  
Patricia Lynn Caplan  
Debtor

Case No. 25-13420-MCR  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0416-0  
Date Rcvd: Apr 18, 2025

User: admin  
Form ID: 3091

Page 1 of 3  
Total Noticed: 36

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 20, 2025:**

Recip ID	Recipient Name and Address
db	+ Patricia Lynn Caplan, 25 Ethelwood Court, Olney, MD 20832-2900
32829191	+ Cherrywood HOA, PO Box 159, Olney, MD 20830-0159
32829198	+ EZ Pass Maryland, PO Box 141578, Austin, TX 78714-1578
32829199	+ Herbert M Juarbe, MD, Washington Endocrinology, 806 W Diamond Ave Ste 310, Gaithersburg, MD 20878-1415
32829201	+ James Clarke, Atlantic Law Group LLC, PO Box 2548, Leesburg, VA 20177-7754
32829203	+ Mary Hurley, Orlans PC, 1602 Village Market Blvd SE Ste 310, Leesburg, VA 20175-4716
32829206	+ Maryland Retina Institute LLC, 2919 Olney Sandy Spring Road Suite D, Olney, MD 20832-1589
32829209	Novant Health, PO Box 8471, Pompano Beach, FL 33075-8471
32829212	+ Sandy Spring Bank, PO Box 790408, Saint Louis, MO 63179-0408
32829213	+ Servpro, 850 E Gude Dr, Ste H, Rockville, MD 20850-1387
32829220	WSSC Water, 1451 Sweitzer Ln, Laurel, MD 20707

TOTAL: 11

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: wgrafton@graftonfirm.com	Apr 18 2025 19:33:00	William A Grafton, Grafton Firm, LLC, 920 Providence Road, Ste 100, Towson, MD 21286
tr	+ Email/Text: cmecf@chapter13maryland.com	Apr 18 2025 19:33:00	Timothy P. Branigan, 9891 Broken Land Parkway, Suite 301, Columbia, MD 21046-3002
32829194	Email/Text: Bankruptcyemail@marylandtaxes.gov	Apr 18 2025 19:33:00	Comptroller of Maryland, 110 Carroll Street, Annapolis, MD 21411
32829188	+ EDI: CAPITALONE.COM	Apr 18 2025 23:20:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
32829189	+ EDI: CAPITALONE.COM	Apr 18 2025 23:20:00	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
32829192	+ EDI: WFNNB.COM	Apr 18 2025 23:20:00	Comenity Bank/Pier 1, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
32829193	+ EDI: WFNNB.COM	Apr 18 2025 23:20:00	Comenity Bank/Pier 1, Po Box 182789, Columbus, OH 43218-2789
32829195	+ EDI: CCS.COM	Apr 18 2025 23:20:00	Credit Collection Services, Attn: Bankruptcy, 725 Canton St, Norwood, MA 02062-2679
32829196	+ EDI: CCS.COM	Apr 18 2025 23:20:00	Credit Collection Services, Po Box 607, Norwood, MA 02062-0607
32829197	EDI: MAXMSAIDV	Apr 18 2025 23:20:00	Dept of Ed/Navient, Attn: Claims Dept, PO Box 9635, Wilkes Barre, PA 18773-9635
32829200	+ EDI: IRS.COM	Apr 18 2025 23:20:00	Internal Revenue Service, ATTN: INSOLVENCY UNIT, PO Box 7346, Philadelphia, PA 19101-7346
32829202	Email/Text: govtaudits@labcorp.com		

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		Apr 18 2025 19:33:00	Laboratory Corporation of America, PO Box 2240, Burlington, NC 27216-2240
32829205	Email/Text: mvabankruptcynotices@mdot.maryland.gov	Apr 18 2025 19:33:00	Maryland Motor Vehicle Administration, 6601 Ritchie Highway, N.E., Glen Burnie, MD 21062
32829207	Email/Text: Bankruptcy@medstar.net	Apr 18 2025 19:33:00	MedStar Health, PO Box 411019, Boston, MA 02241
32829204	^ MEBN	Apr 18 2025 19:29:06	Maryland Department of Transportation, Motor Vehicle Administration, 6 St Paul St, Baltimore, MD 21202-6806
32829208	+ Email/Text: nsm_bk_notices@mrcooper.com	Apr 18 2025 19:33:00	Nationstar/mr Cooper, 350 Highland, Houston, TX 77009-6623
32829210	^ MEBN	Apr 18 2025 19:28:39	Rent Recovery Solution LLC, Attn: Bankruptcy, 1945 The Exchange Se, Ste 120, Atlanta, GA 30339-2062
32829211	^ MEBN	Apr 18 2025 19:28:38	Rent Recovery Solution LLC, 1945 The Exchange Se, Atlanta, GA 30339-2057
32829190	Email/Text: ccubankruptcy.notices@maryland.gov	Apr 18 2025 19:33:00	Central Collections Unit, 300 W Preston Street, Baltimore, MD 21201
32829215	+ EDI: SYNC	Apr 18 2025 23:20:00	Synchrony Bank/Banana Republic, Po Box 71727, Philadelphia, PA 19176-1727
32829214	+ EDI: SYNC	Apr 18 2025 23:20:00	Synchrony Bank/Banana Republic, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
32829216	+ Email/PDF: OGCRegionIIIBankruptcy@hud.gov	Apr 18 2025 19:43:56	US Dept of Housing & Urban Development, 451 7th St SW, Washington, DC 20410-0002
32829217	+ EDI: VERIZONCOMB.COM	Apr 18 2025 23:20:00	Verizon, Verizon Wireless Bk Admin, 500 Technology Dr Ste 550, Weldon Springs, MO 63304-2225
32829218	+ EDI: VERIZONCOMB.COM	Apr 18 2025 23:20:00	Verizon, 500 Technology Dr, Weldon Spring, MO 63304-2225
32829219	Email/Text: bankruptcy.accounts@wakeassoc.com	Apr 18 2025 19:33:00	Wakefield & Associates Inc, 7005 Middlebrook Pike, PO Box 50250, Knoxville, TN 37950-0250

TOTAL: 25

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 20, 2025

Signature: /s/Gustava Winters

District/off: 0416-0  
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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 17, 2025 at the address(es) listed below:

Name	Email Address
Timothy P. Branigan	cmecf@chapter13maryland.com
William A Grafton	wgrafton@graftonfirm.com graftonfirmecf@gmail.com,r80869@notify.bestcase.com,wgrafton@ecf.courtdrive.com

TOTAL: 2

**Information to identify the case:**

Debtor 1	<b>Patricia Lynn Caplan</b>	Social Security number or ITIN	<b>xxx-xx-3835</b>
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court	<b>District of Maryland</b>	Date case filed for chapter	<b>13 4/17/25</b>
Case number:	<b>25-13420 MCR Chapter: 13</b>		

**Official Form 309I****Notice of Chapter 13 Bankruptcy Case**

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case. Visit <http://www.mdb.uscourts.gov> and click on Filing Without An Attorney for additional resources and information.

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Patricia Lynn Caplan	
2. All other names used in the last 8 years		
3. Address	25 Ethelwood Court Olney, MD 20832	
4. Debtor's attorney Name and address	William A Grafton Grafton Firm, LLC 920 Providence Road Ste 100 Towson, MD 21286	Contact phone 410-870-9315 Email: <a href="mailto:wgraffon@graffonfirm.com">wgraffon@graffonfirm.com</a>
5. Bankruptcy trustee Name and address	Timothy P. Branigan 9891 Broken Land Parkway Suite 301 Columbia, MD 21046	Contact phone 410-290-9120 Email: <a href="mailto:cmecf@chapter13maryland.com">cmecf@chapter13maryland.com</a>
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .	Greenbelt Division 6500 Cherrywood Lane, Ste. 300 Greenbelt, MD 20770  Clerk of the Bankruptcy Court: Mark A. Neal	Hours open: 8:45 – 4:00 PM Contact phone (301) 344-8018 Date: 4/18/25

**For more information, see page 2 >**

Debtor Patricia Lynn Caplan

**Case number 25-13420**

## 7. Meeting of creditors

Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.

**May 29, 2025 at 11:00 AM**

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

**Location:**

**Zoom video meeting. Go to [Zoom.us/join](https://zoom.us/join),  
Enter Meeting ID 634 496 8433, and Passcode  
1762473309, OR call 1-240-759-3047**

**For additional meeting information go to <https://www.justice.gov/ust/moc>.**

## 8. Deadlines

The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.

### **Deadline to file a complaint to challenge dischargeability of certain debts:**

**You must file:**

- a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or
- a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).

**Filing deadline: 7/28/25**

**Deadline for all creditors to file a proof of claim (except governmental units):**

**Filing deadline: 6/26/25**

**Deadline for governmental units to file a proof of claim:**

**Filing deadline: 10/14/25**

### Deadlines for filing proof of claim:

A proof of claim is a signed statement describing a creditor's claim. A Proof of Claim may be filed electronically from the court's web site at <http://www.mdb.uscourts.gov/content/electronic-filing-claims>. A proof of claim form may be obtained at [www.uscourts.gov](http://www.uscourts.gov) or any bankruptcy clerk's office.

If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.

Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

**Deadline to object to exemptions:**

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

**Filing deadline:** 30 days after the *conclusion* of the meeting of creditors

**Deadline to object to plan:**

Creditor's objections to the plan must be filed and copies served on the Chapter 13 Trustee, the debtor, and the debtor's attorney no later than 7 days before the date set for hearing on confirmation of the plan.

### Deadline to file certain pleadings:

Debtor's motions to value collateral, motions to avoid liens, and all other motions which may impact the debtor's plan, should be filed by 5/29/25

## 9. Filing of plan

**The debtor has filed a plan.** If the chapter 13 trustee recommends confirmation, and no timely objections to confirmation are filed, then the court may confirm the plan, and there will be no confirmation hearing. Timely filed objections to confirmation of the plan and motions to convert or dismiss, will be taken up at the Plan Confirmation Hearing. The Plan Confirmation Hearing will be held:

Date: **6/24/25** Time: **02:00 PM**

Location: **By Video Conference – Contact case trustee for hearing information.**

### 10. Creditors with a foreign address

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

## 11. Filing a chapter 13 bankruptcy case

Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.

## 12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <https://pacer.uscourts.gov>. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.

### 13. Discharge of debts

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.

#### 14. Debtor electronic bankruptcy noticing

The U.S. Bankruptcy Court for the District of Maryland offers all parties the ability to receive court notices and orders via email, instead of U.S. mail. To participate, debtors must complete and file a DeBN request form with the Court --- additional information is available under Programs & Services at <http://www.mdb.uscourts.gov>. Other parties (non-debtors) can register at [ebn.uscourts.gov](http://ebn.uscourts.gov).